



A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,
Coimbatore, Tamil Nadu, India-641006

Email: investor@jmfintechltd.com | Mob:7395922291/92

22nd October 2026

To,
Department of Corporate Services
BSE Limited
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

Scrip Code: BSE: 538834

Sub: Outcome of the Board Meeting held on Thursday, October 22, 2026

Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we hereby inform you that the Board of Directors of **JMJ FINTECH LIMITED**, at its meeting held today, Thursday, October 22, 2026, commenced at 01:30 P.M. and concluded at 05:35 P.M., has inter alia considered and approved the following:

- Approved the proposal to increase the loan limit/financial assistance from Rs.10 Crores to Rs.15 Crores to **JMJ Finance Limited**, a related party entity, subject to the approval of shareholders through Postal Ballot.
- Approved the proposal for appointment of **Mrs Shiny Joju (DIN: 08205263)** as an Executive Director (Whole-time Director) of the Company, subject to the approval of shareholders through Postal Ballot and prior written approval from Reserve Bank of India, with effect from the date, whichever is later.
- Approved the re-appointment and re-designation of **Mr. Johny Madathumpady Lonappan (DIN: 00017895)** (Mr. Johny M. L.) from Executive Chairman (Whole-time Director) to Executive Director (Whole-time Director) of the Company, subject to the approval of shareholders through Postal Ballot, with effect from 01st December, 2026.
- Approved the re-appointment and re-designation of **Mr. Joju Madathumpady Johny (DIN: 02712125)** (Mr Joju M. J.) from Managing Director to Chairman & Managing Director of the Company, subject to the approval of shareholders through Postal Ballot, with effect from 09th December 2026.
- Approved the issuance of Secured, Unlisted, Unrated, Redeemable Non-Convertible Debentures (NCDs) aggregating up to ₹7,00,00,000/- (Rupees Seven Crores Only) on a private placement basis in one or more tranches, and approved the core terms and conditions, draft Private Placement Offer





A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,
Coimbatore, Tamil Nadu, India-641006

Email: investor@jmjfintechltd.com | Mob:7395922291/92

Letter (Form PAS-4), opening of an Escrow Account, and execution of necessary agreements. Approved the appointment of IDBI Trusteeship Services Limited as the Debenture Trustee for the proposed NCD issue.

- Approved the draft Postal Ballot Notice, Explanatory Statement, and Calendar of Events for seeking approval of the members for the aforementioned items. The Board has fixed **Friday, October 23, 2026**, as the Cut-off Date for determining the eligibility of members to receive the Postal Ballot Notice and vote electronically.
- Appointed **M/s. Lakshmmi Subramanian & Associates**, Practicing Company Secretaries, as Scrutinizer to conduct the Postal Ballot e-voting process in a fair and transparent manner.
- Appointed **Central Depository Services (India) Limited (CDSL)** as the agency to provide remote e-voting facilities.

The requisite disclosures as required under Regulation 30 of the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, are enclosed herewith as **Annexure I** and **Annexure II**.

The above information is also available on the website of the Company at <https://jmjfintechltd.com/>.

Kindly take the above information on record.

Thanking You,

Yours faithfully,

For JMJ FINTECH LIMITED

VIDYA DAMODARAN Digitally signed by VIDYA DAMODARAN
Date: 2026.10.22 17:49:10 +05'30'

VIDYA DAMODARAN
COMPANY SECRETARY & COMPLIANCE OFFICER
Membership No: A69509





A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,
Coimbatore, Tamil Nadu, India-641006

Email: investor@jmjfintechltd.com | Mob:7395922291/92

ANNEXURE I

Disclosures under Regulation 30 of SEBI (LODR) Regulations, 2015 regarding Appointments / Re-designations of Directors:

Sr. No.	Particulars	1	2	3
1.	Name of Director	Shiny Joju	Johny Madathumpady Lonappan	Joju Madathumpady Johny
2.	Date of Birth	August 31, 1979	September 25, 1952	February 25, 1976
3.	DIN	08205263	00017895	02712125
4.	Reason for Change	Appointment as Executive Director (Whole-time Director), subject to the prior written approval of the Reserve Bank of India (RBI) and shareholders' approval through postal ballot, whichever is later.	Re-appointment & Re-designation from Executive Chairman (Whole-time Director) to Executive Director (Whole-time Director).	Re-appointment & Re-designation from Managing Director to Chairman & Managing Director.
5.	Date & Term of Appointment	Effective from the date of obtaining prior written approval from the Reserve Bank of India or the approval from the shareholders through Postal Ballot, whichever is later.	Effective from December 01, 2026, subject to shareholder approval via Postal Ballot.	Effective from December 09, 2026, subject to shareholder approval via Postal Ballot.
6.	Brief Profile	Annexed below as Annexure III	Annexed below as Annexure IV	Annexed below as Annexure V
7.	Disclosure of Relationships Between Directors	Related to Mr. Joju M. J and Mr. Johny M. L.	Related to Mr. Joju M. J. and Mrs. Shiny Joju.	Related to Mrs. Shiny Joju and Mr. Johny M. L.
8.	Information under BSE Circular LIST/COMP/14/2018-19	She is not debarred from holding office of Director by virtue of any SEBI order or statutory authority.	He is not debarred from holding office of Director by virtue of any SEBI order or statutory authority.	He is not debarred from holding office of Director by virtue of any SEBI order or statutory authority.





A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,
Coimbatore, Tamil Nadu, India-641006

Email: investor@jmjfintechltd.com | Mob:7395922291/92

9.	No. of other companies in which holding the position of a Managing Director/ Chief Executive Officer/ Whole Time Director/ Secretary/ Chief Financial Officer/ Manager.	Nil	Nil	Nil
----	---	-----	-----	-----

ANNEXURE II

Disclosures for NCD Issuance under Regulation 30:

Sl. No.	Particulars	Details
1.	Type of securities	Secured, Unlisted, Unrated, Redeemable Non-Convertible Debentures (NCDs)
2.	Total Issue Size	Up to ₹7,00,00,000/- (Rupees Seven Crores only)
3.	Mode of Issuance	Private Placement
4.	Listing Details	Unlisted
5.	Debenture Trustee	IDBI Trusteeship Services Limited
6.	Security / Asset Cover	First pari-passu / exclusive charge over identified assets/receivables of the Company
7.	Nature of Debentures	Redeemable, Secured, Non-convertible Debentures
8.	Face Value of Debentures	Rs. 10,000/- each
9.	Period of subscription	Issue remains open for subscription from 28.10.2026 to 26.11.2026
10.	Deemed date of allotment	27.11.2026
11.	Terms of the NCD	See Item P under heading 2 of "particulars of the offer in PAS-4"
12.	Redemption method	Bullet Payment at par at the end of the tenure subscribed.
13.	Interest Rates	10.50%, 12.00%, 12.50% & 13.40%
14.	Mode of refund of application money	Within 15 days from the date of allotment, by mode of direct credit/NECS/RTGS/NEFT/ or other mode permitted by RBI from time to time.
15.	Minimum Application size	5 Debentures of Rs.10,000/- each
16.	Name of debenture trustee	IDBI Trusteeship Services Limited The trustee has given their prior consent to act as trustee for issue of proposed NCD.





A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,
Coimbatore, Tamil Nadu, India-641006

Email: investor@jmjfintechltd.com | Mob:7395922291/92

ANNEXURE III

Profile of Mrs Shiny Joju

DIN: 08205263

Mrs. Shiny Joju has experience in corporate governance and board-level responsibilities, having served as a Director and Additional Director in multiple corporate entities operating in the financial services and related business sectors. Her background combines formal education with practical exposure to board functioning, corporate administration, management oversight and governance responsibilities associated with directorships.

During the period from 23 August 2018 to 11 June 2020, she served as an Additional Director and/or Director of various companies, including JMJ Finance Limited, JMJ Nidhi Limited and JMJ Plus Kuries Limited, during different tenures. These associations provided her with exposure to the corporate and operational framework of businesses engaged in financial services and related activities, including board-level oversight, management supervision and corporate decision-making.

Her previous directorships have provided her with exposure to board deliberations, corporate governance practices, compliance responsibilities and the importance of appropriate internal controls in the effective functioning of corporate entities. This background is relevant to the governance and oversight responsibilities of a Non-Banking Financial Company (NBFC), particularly in evaluating business proposals, overseeing management decisions and supporting sound corporate governance practices.

Core Areas of Experience:

- Corporate governance and board-level responsibilities
- Board functioning and corporate administration
- Management oversight and corporate decision-making
- Compliance responsibilities and internal controls
- Exposure to financial services and related business sectors

Her prior experience across multiple corporate entities provides a foundation for contributing to Board discussions and the collective oversight responsibilities of a BSE-listed, RBI-registered NBFC, commensurate with her experience and the responsibilities assigned to her.





A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,
Coimbatore, Tamil Nadu, India-641006

Email: investor@jmjfintechltd.com | Mob:7395922291/92

ANNEXURE IV

Profile of Mr. Johny Madathumpady Lonappan

DIN: 00017895

Mr. Johny Madathumpady Lonappan has nearly five decades of experience in the chit fund and finance industries. Having commenced his professional journey before the mid-1970s, he has developed extensive knowledge of financial sector operations, customer behaviour, regulatory developments and market dynamics across traditional and evolving financial services businesses.

Throughout his career, he has held various positions in chit fund and financial organisations, gaining practical experience in operational management, team leadership and business processes. His professional journey reflects the value of practical industry experience, complemented by his educational background, in developing an understanding of industry practices, operational efficiency, prudent decision-making and the importance of maintaining trust and transparency in financial services.

Mr. Johny has been serving as the Executive Director/Chairman of JMJ Fintech Limited since 01.12.2021. In this capacity, he contributes to the Company's strategic direction, corporate governance framework and business expansion initiatives. His experience in the chit fund and finance sectors provides an industry perspective relevant to the Company's strategic planning, operational oversight and long-term business development.

Core Areas of Experience:

- Chit fund and finance industry operations
- Financial services business management
- Operational processes and business efficiency
- Team leadership and organisational management
- Customer behaviour and market dynamics
- Corporate governance and strategic business direction
- Business development and operational oversight

He is also holding directorship in Vilvattom Kuries Private Limited.

His extensive industry experience and familiarity with the evolving financial services landscape support his contribution to Board-level deliberations and the Company's governance and business objectives.





A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,
Coimbatore, Tamil Nadu, India-641006

Email: investor@jmjfintechltd.com | Mob:7395922291/92

ANNEXURE V

Profile of Mr. Joju Madathumpady Johny

DIN: 02712125

Mr. Joju Madathumpady Johny is a financial service sector leader with more than three decades of experience across the Non-Banking Financial Company (NBFC) sector and other financial institutions. His experience spans secured and unsecured lending, asset financing, microfinance, investment mobilisation and financial risk management.

He holds a degree in Commerce from the University of Calicut, Kerala. His academic background provides a foundation in accounting and financial management, complementing his practical experience across financial services operations and management.

Throughout his career, Mr. Joju has worked with various financial institutions and NBFCs, gaining experience across lending and financing activities. His professional experience includes creditworthiness assessment, loan product structuring, management of high-value and retail loan portfolios, and asset quality management. He has also contributed to improving operational workflows, customer engagement processes and systems designed to strengthen transparency and accountability in financial operations.

His experience in risk management includes identifying emerging risks, assessing portfolio vulnerabilities and implementing risk mitigation measures. He has worked with regulatory frameworks, including RBI guidelines and applicable sectoral compliance standards, and has contributed to strengthening internal controls, monitoring mechanisms and compliance systems.

Mr. Joju's professional approach also emphasises customer relationships, service quality and transparent financial practices. His experience includes team leadership, mentoring professionals, improving operational processes and contributing to business development and organisational performance.

He is also holding directorship in JMJ Microfin Private Limited.

Core Areas of Expertise:

- Secured and unsecured lending
- Asset financing and microfinance
- Deposit mobilisation
- Credit assessment and loan product structuring
- Loan portfolio and asset quality management
- Financial risk identification and mitigation
- Regulatory compliance and RBI guidelines
- Internal controls and operational monitoring





A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,
Coimbatore, Tamil Nadu, India-641006

Email: investor@jmjfintechltd.com | Mob:7395922291/92

- Customer engagement and service delivery
- Operational management and business development

His experience across lending, financial operations, risk management and organisational leadership provides a broad industry perspective relevant to the governance and strategic oversight of financial services businesses.

